

**United States Bankruptcy Court  
Eastern District of Virginia**

In re Debra Ann Tantillo

Case No. 23-32165-KLP

Debtor(s)

Chapter 7

**ORDER ON REAFFIRMATION AGREEMENT**

The debtor(s) Debra Ann Tantillo filed  
reaffirmation documents on October 3, 2023  
(Name(s) of debtor(s)) (Date filed)  
made between the debtor(s) and the creditor Tidewater Finance Company.  
(Name of creditor)  
(If applicable) The court held the hearing required by 11 U.S.C. § 524(d) or § 524(m), on notice to the  
debtor(s) and the creditor on N/A.  
(Date)

- COURT ORDER: ☐ The court grants the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
- ☐ The court reviewed the presumption of undue hardship and does not disapprove the reaffirmation agreement under 11 U.S.C. § 524(m).
- ☐ The court disapproves the reaffirmation agreement under 11 U.S.C. § 524(m).
- ☐ The court does not approve the reaffirmation agreement.
- ☒ Sets the matter for a hearing on November 21, 2023 at 9:30 a.m., to be held at  
U. S. Bankruptcy Court, U. S. Courthouse, 701 E. Broad St., Room 5100, Richmond, VA 23219.
- ☐ Upon review of the reaffirmation agreement, the Court finds that no action or hearing on the reaffirmation agreement is necessary or warranted.
- ☐

BY THE COURT

Date: Oct 27 2023

/s/ Keith L Phillips  
*United States Bankruptcy Judge*

NOTICE OF JUDGMENT OR ORDER  
ENTERED ON DOCKET: Oct 27 2023

United States Bankruptcy Court  
Eastern District of Virginia

In re:  
Debra Ann Tantillo  
Debtor

Case No. 23-32165-KLP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Date Rcvd: Oct 27, 2023

User:  
Form ID: pdford9

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2023:

Recip ID	Recipient Name and Address
db	+ Debra Ann Tantillo, 8395 Raspberry Court, Mechanicsville, VA 23111-1408

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
16171169	Email/Text: tidewaterlegalebn@twcs.com	Oct 28 2023 00:40:00	Tidewater Finance Company, Attn: Bankruptcy, Po Box 13306, Chesapeake, VA 23325-0000

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2023 at the address(es) listed below:

Name	Email Address
Gerard R. Vetter	USTPRegion04.RH.ECF@usdoj.gov
James E. Kane	on behalf of Debtor Debra Ann Tantillo jkane@kaneandpapa.com reception@kaneandpapa.com,jason.kane@kaneandpapa.com,sfalkowski@kaneandpapa.com,carolyncrone@icloud.com,cdonnell@kaneandpapa.com,abryant@kaneandpapa.com
William Anthony Broschious	wbroscious@wabtrustee.com ecf.alert+Broschious@titlexi.com

District/off: 0422-7  
Date Rcvd: Oct 27, 2023  
TOTAL: 3

User:  
Form ID: pdford9

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